

TRANSMITTAL FORM

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Total Number of Pages in This Submission

| Application No. | 09/492,307 |
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| Filing Date | 01/27/2000 |
| First Named Inventor | Yves Moulart |
| Examiner Name | Geoffrey R. Akers |
| Group Art Unit | 3624 |
| Attorney Docket No. | 5453 |

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| ENCLOSURES (check all that apply) | | | | | | | | |
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| | After Final | | | Petition | | Proprietary Information | | |
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| | Express Aba | ndonment Request | | Terminal Disclaimer | | Interview Summary | | |
| | Information D | Disclosure Statement | | Request for Refund | | • | | |
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| Response to Missing Parts/ Incomplete Application | | | JUN 1 9 2003 | | | | | |
| Response to Missing Parts under 37 CFR 1.52 or 1.53 | | GROUP 3600 | | | | | | |
| SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT | | | | | | | | |
| Firm Dorsey & Whitney LLP | | | | | | | | |
| or Individual | name Se | an S. Wooden, Re | g. No | o. 43997 | | | | |
| Individual name Sean'S. Wooden, Reg. No. 43997 Signature | | | | | | | | |
| Date | 06/19/03 | | | | | | | |
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Docket No.443502-1/5453.00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

First Named

Inventor:

MOULART et al.

Appln. No.:

09/492,307

Group Art Unit: 3624

Filed:

January 27, 2000

Examiner: Akers, Geoffrey R

Title:

METHOD AND SYSTEM OF PAYMENT BY ELECTRONIC

CHEQUE

INTERVIEW SUMMARY

RECEIVED
JUN 1 9 2003
GROUP 3600

Honorable Commissioner for Patents Washington, D.C. 20231

Sir:

Pursuant to MPEP § 713.04, Applicants, through their undersigned attorneys, respectfully submit this Interview Summary as recordation of the substance of the telephonic interview that took place with Examiner Dr. Geoffrey Akers on June 17, 2003 with regards to the above identified patent application. Sean Wooden and Steven Pedersen represented the Applicants during the interview.

The Examiner is thanked for the courtesies and time extended during the interview. The following topics were discussed:

Claims 1 and 23 were discussed. Applicants agreed to submit proposed amendments, if feasible, to the independent claims that would describe the basic form of irreversible functions. The Examiner stated that such proposed amendments would likely overcome the current rejections.

In addition, the Examiner 1) invited the Applicants to submit the proposed amendments for discussion purposes, and 2) offered to extend a telephonic interview with the inventors and the inventors' attorneys, as necessary to advance the instant application toward allowance and issuance.

Should the Examiner have any questions or suggestions, Applicants respectfully request that the Examiner call Applicants' representative indicated below.

Sean. S. Wooden, Reg. No. 43997

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Respectfully submitted,

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